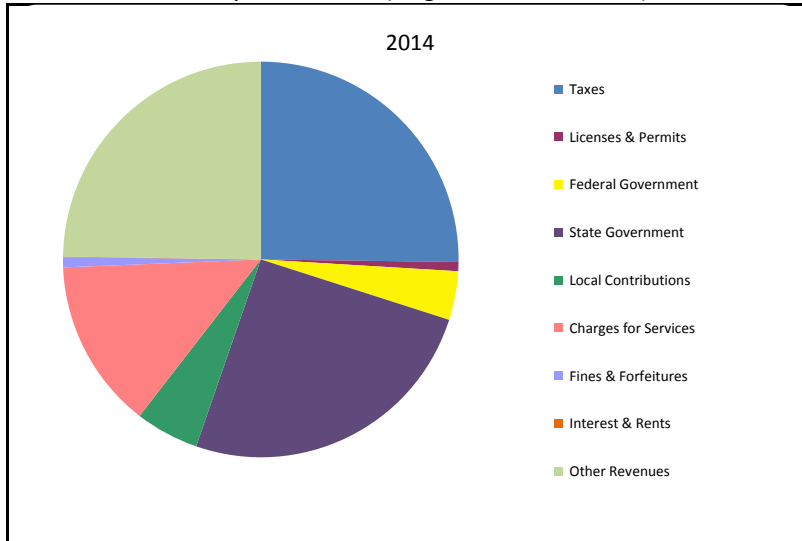


CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Calhoun County - Calhoun

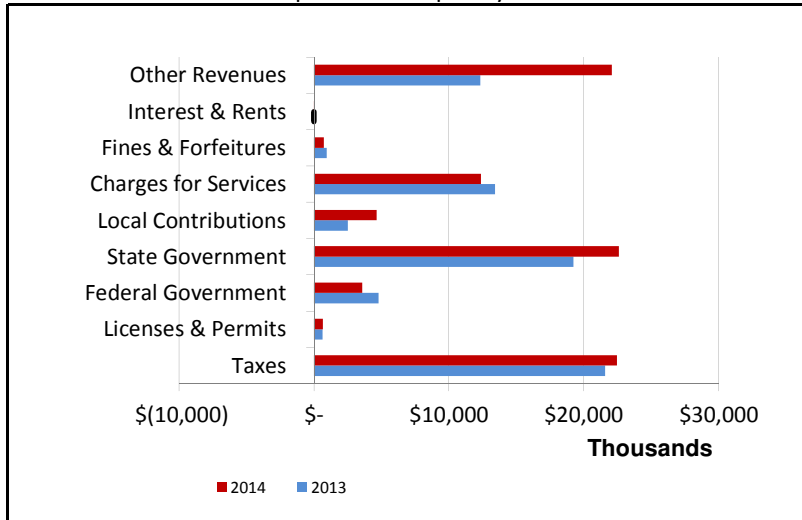
1. Where our money comes from (all governmental funds)



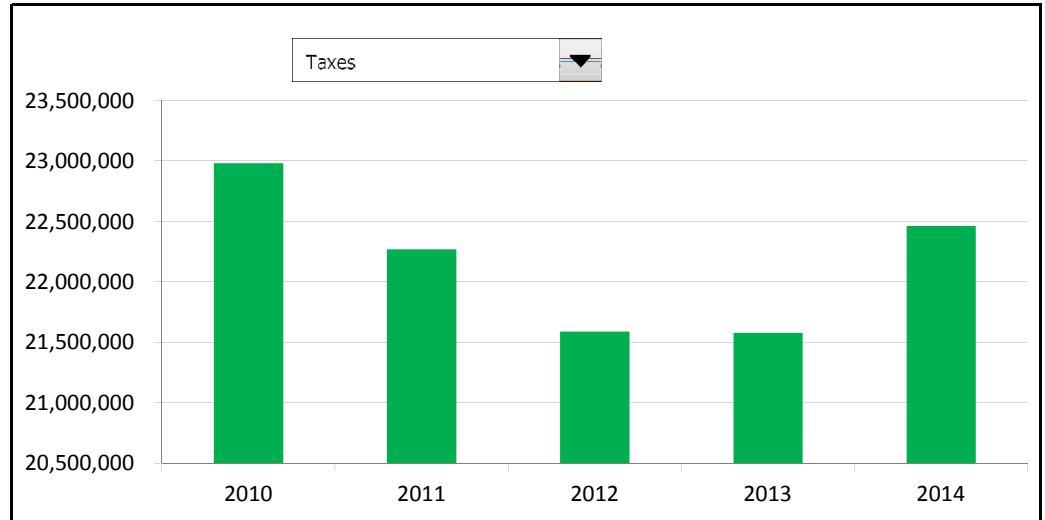
2. Compared to the prior year

	2013	2014	Change
Taxes	\$ 21,578,383	\$ 22,460,183	4.09%
Licenses & Permits	\$ 638,852	\$ 662,342	3.68%
Federal Government	\$ 4,770,771	\$ 3,564,986	-25.27%
State Government	\$ 19,229,328	\$ 22,599,560	17.53%
Local Contributions	\$ 2,505,990	\$ 4,632,932	84.87%
Charges for Services	\$ 13,421,839	\$ 12,367,572	-7.85%
Fines & Forfeitures	\$ 926,240	\$ 726,046	-21.61%
Interest & Rents	\$ (12,032)	\$ 51,270	-526.11%
Other Revenues	\$ 12,322,639	\$ 22,073,136	79.13%
Total Revenues	\$ 75,382,010	\$ 89,138,027	18.25%

3. Revenue sources - compared to the prior year



4. Historical trends of individual sources

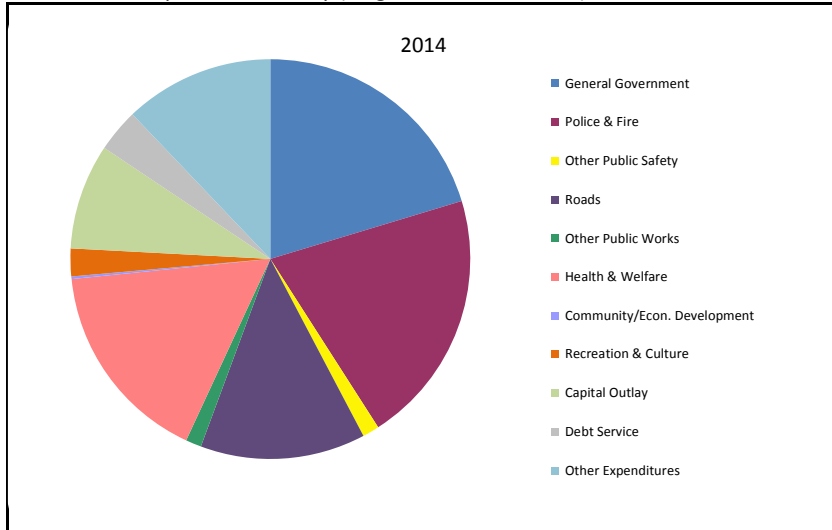


Commentary: The County's total governmental revenues increased by 18% during 2014, due primarily to increases in state and local road funding within the Road Department, and the County's issuance of \$9 million in capital improvement bonds. The bonds financed various county-wide capital improvements, along with a new regional law enforcement center housing operations of the County Sheriff, the State Police and City of Marshall.

For more information on our unit's finances, contact Kelli Scott at 269-781-0966.

CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Calhoun County - Calhoun

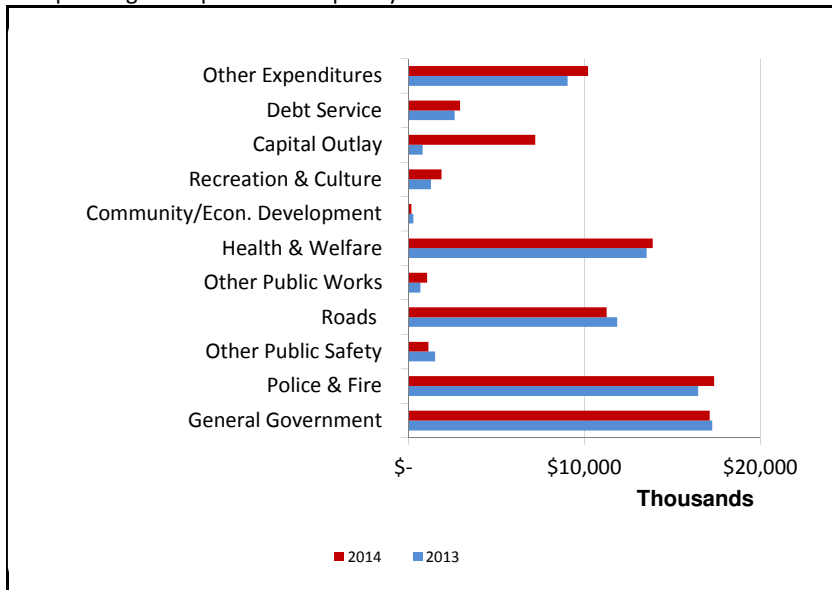
1. Where we spend our money (all governmental funds)



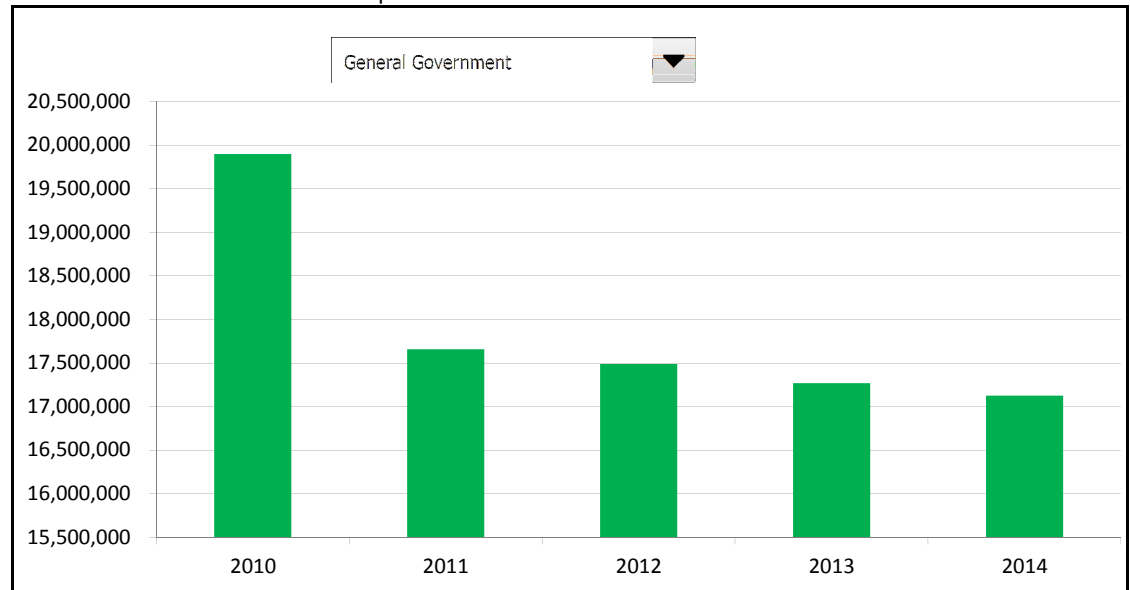
2. Compared to the prior year

	2013	2014	Change
General Government	\$ 17,269,970	\$ 17,123,983	-0.85%
Police & Fire	\$ 16,474,487	\$ 17,370,481	5.44%
Other Public Safety	\$ 1,519,970	\$ 1,145,978	-24.61%
Roads	\$ 11,874,190	\$ 11,272,272	-5.07%
Other Public Works	\$ 679,189	\$ 1,064,512	56.73%
Health & Welfare	\$ 13,539,193	\$ 13,888,992	2.58%
Community/Econ. Development	\$ 287,444	\$ 182,238	-36.60%
Recreation & Culture	\$ 1,286,616	\$ 1,877,000	45.89%
Capital Outlay	\$ 815,769	\$ 7,207,461	783.52%
Debt Service	\$ 2,635,144	\$ 2,944,973	11.76%
Other Expenditures	\$ 9,047,186	\$ 10,206,850	12.82%
Total Expenditures	\$ 75,429,158	\$ 84,284,740	11.74%

3. Spending - compared to the prior year



4. Historical trends of individual departments:

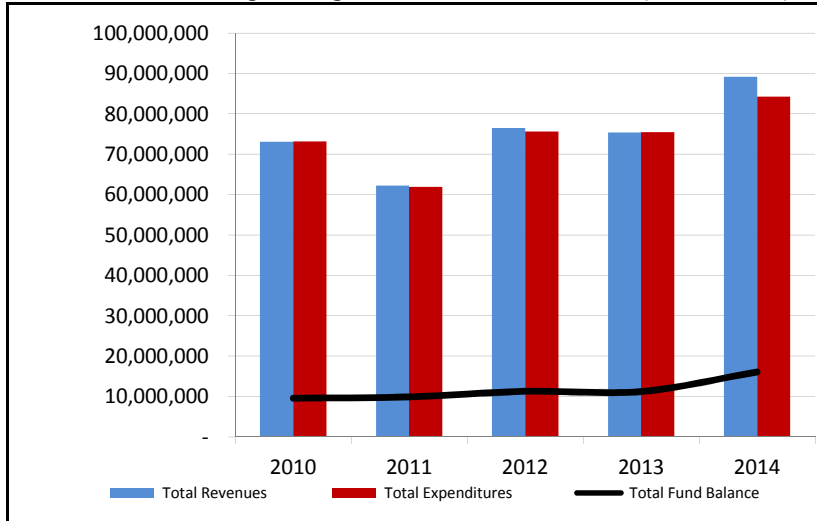


Commentary: The County's total governmental expenditures increased by approximately \$9 million during 2014, primarily due to increased Capital Outlay expenditures covered by bond proceeds. Other increases included grant activities within the Health Department, increased road maintenance and improvements, and the completion of the County's new Trailway segment funded through grants and private donations.

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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Calhoun County - Calhoun

1. How have we managed our governmental fund resources (fund balance)

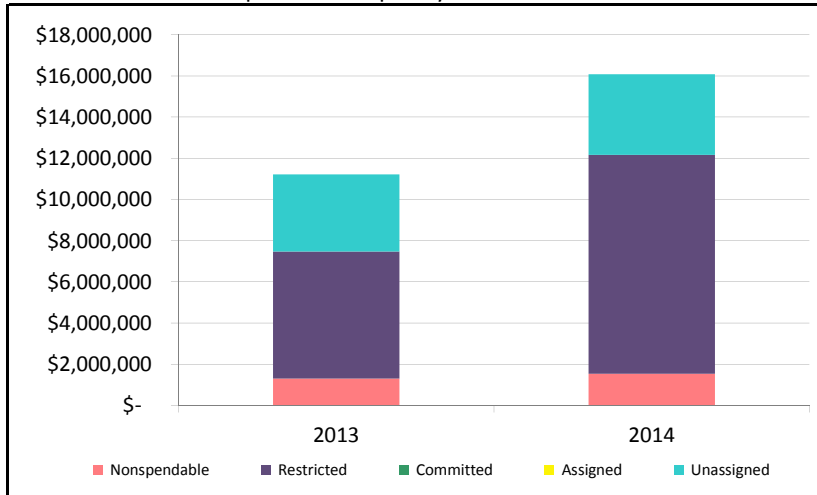


2. Compared to the prior year

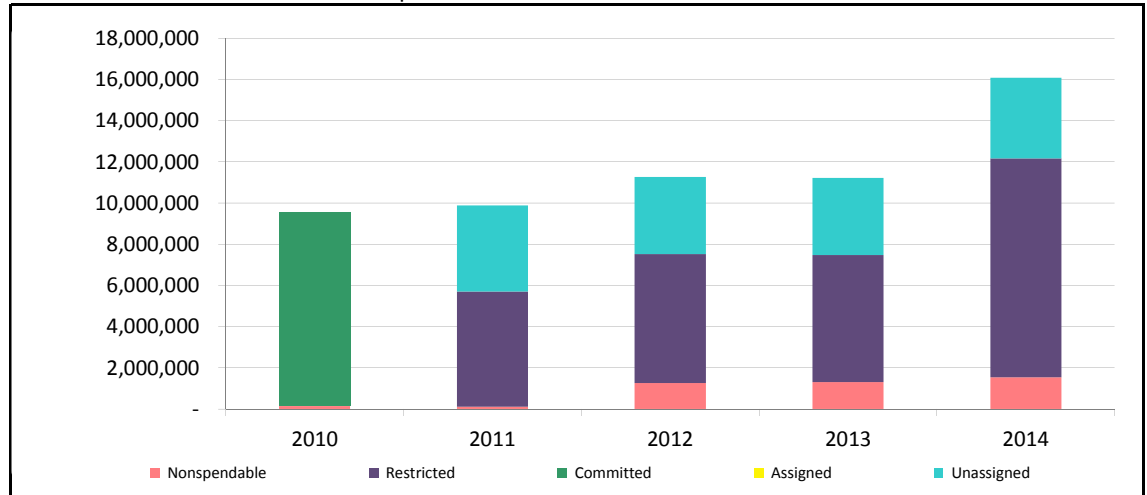
	2013	2014	Change
Revenues	\$ 75,382,010	\$ 89,138,027	18.25%
Expenditures	\$ 75,429,158	\$ 84,284,740	11.74%
Surplus (Shortfall)	\$ (47,148)	\$ 4,853,287	-10393.73%

Fund balance, by component:	2013	2014	Change
Nonspendable	\$ 1,308,607	\$ 1,547,240	18.24%
Restricted	\$ 6,168,999	\$ 10,609,996	71.99%
Committed	\$ -	\$ -	N/A
Assigned	\$ -	\$ -	N/A
Unassigned	\$ 3,745,470	\$ 3,919,125	4.64%
Total Fund Balance	\$ 11,223,076	\$ 16,076,361	43.24%

3. Fund balance - compared to the prior year



4. Historical trends of individual components

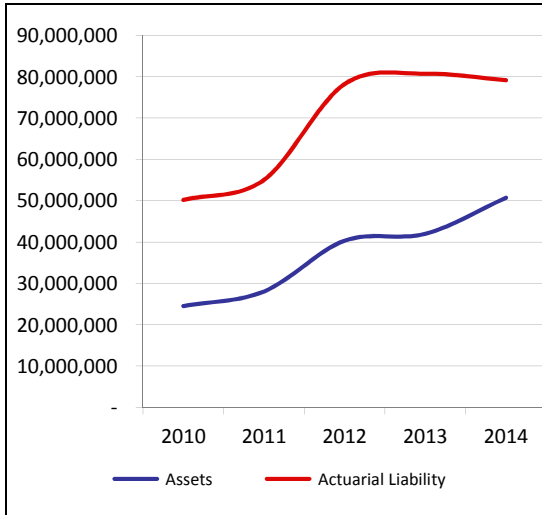


Commentary: In 2014, the \$4.8 million surplus within the County's governmental funds was primarily a result of the receipt of bond proceeds that remained in the Capital Improvement Fund at year-end, and will be spent during 2015 and 2016. This net surplus also resulted in a corresponding increase in restricted fund balance.

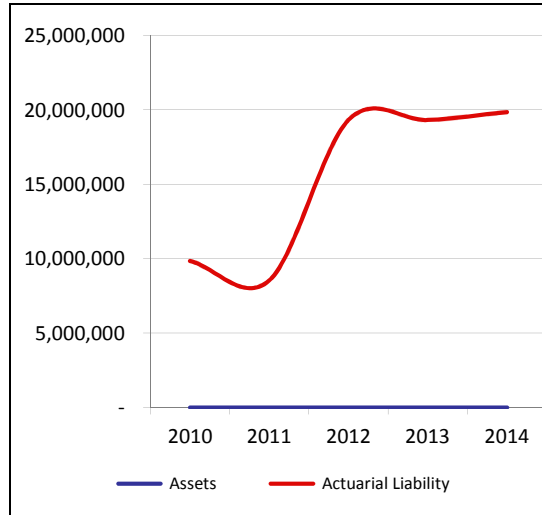
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CITIZENS' GUIDE TO LOCAL UNIT FINANCES - Calhoun County - Calhoun

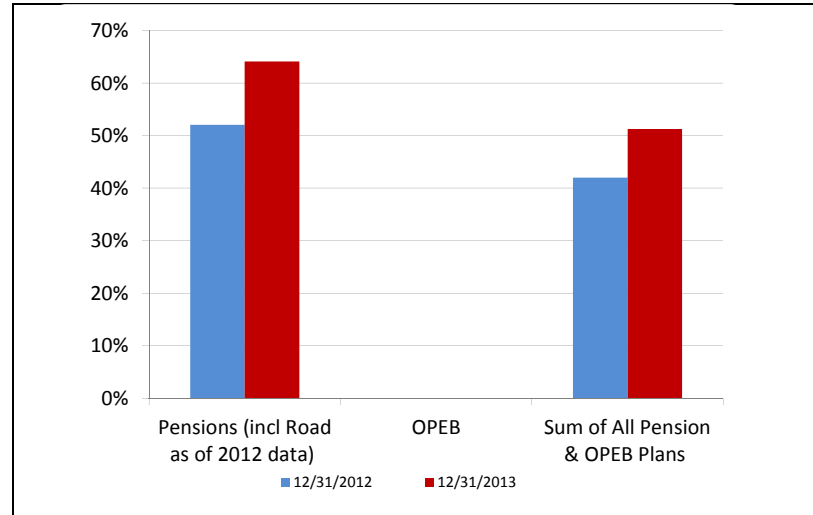
1. Pension funding status



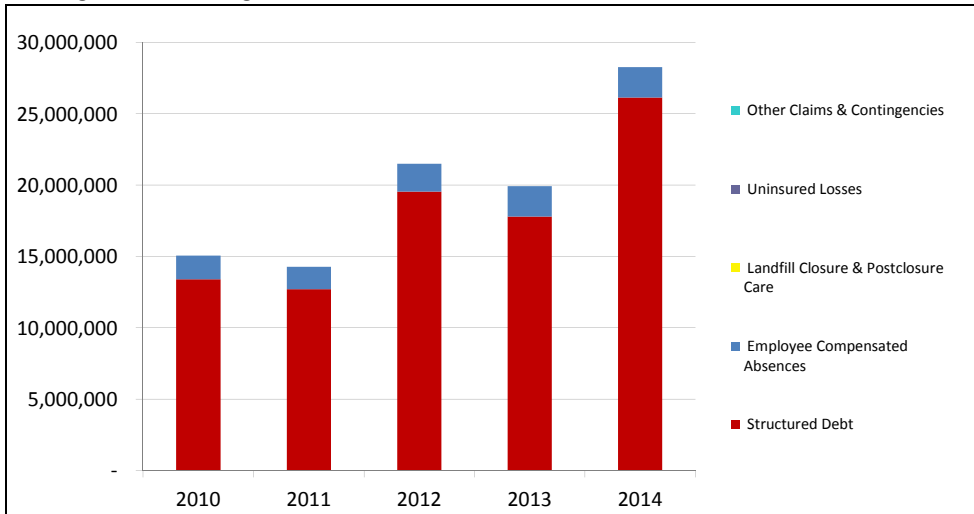
2. Retiree Health care funding status



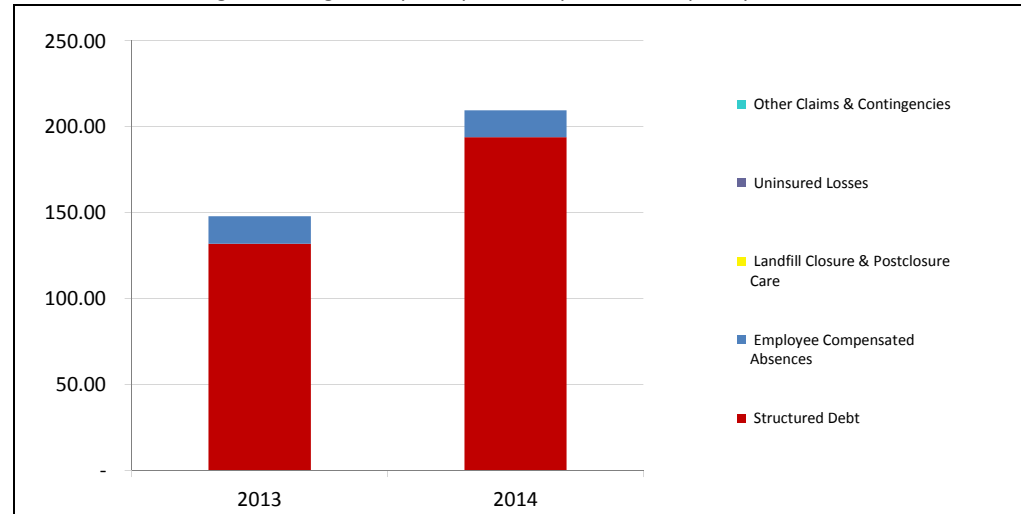
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



5. Debt & other long term obligations per capita - compared to the prior year



Commentary: The County's pension plans funding status improved significantly with the latest actuarial valuation, from 52% in 2012 to 64% in 2013. Long Term Debt increased due to the 2014 bond issue.

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